

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOHN H. WILSON
RHONDA F. WILSON
Debtor(s)

Case No. 12-22031CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/18/2012.
- 2) The plan was confirmed on 06/22/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/30/2012, 06/05/2013, 04/13/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/31/2017.
- 5) The case was completed on 09/15/2017.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$52,322.00.
- 10) Amount of unsecured claims discharged without payment: \$27,759.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$52,387.42
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$52,387.42**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,162.75
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,878.96
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,041.71**

Attorney fees paid and disclosed by debtor: \$50.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP*	Unsecured	1,971.00	1,971.09	1,971.09	637.74	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	0.00	1,769.65	1,769.65	572.56	0.00
APPLIED BANK*	Unsecured	0.00	NA	NA	0.00	0.00
BENTWORTH SD (ELLSWORTH) (EIT)	Priority	2,600.00	NA	2,600.00	2,600.00	0.00
CAPITAL ONE BANK NA**	Unsecured	1,860.00	1,864.10	1,864.10	603.12	0.00
CAVALRY PORTFOLIO SERVICES LL	Unsecured	1,269.00	1,280.92	1,280.92	414.43	0.00
CITIFINANCIAL INC (NON-RE*)	Unsecured	4,987.00	NA	NA	0.00	0.00
EQUITABLE GAS CO (*)	Priority	NA	NA	NA	4,344.15	0.00
EQUITABLE GAS CO (*)	Priority	NA	NA	NA	0.00	0.00
EQUITABLE GAS CO (*)	Unsecured	NA	147.99	147.99	47.88	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	3,467.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA**	Unsecured	4,752.00	7,296.16	7,296.16	2,360.64	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	4.54	4.54	1.47	0.00
INTERNAL REVENUE SERVICE*	Priority	900.00	907.22	907.22	907.22	0.00
KEYSTONE RECOVERY PARTNERS L	Unsecured	3,536.00	3,536.06	3,536.06	1,144.08	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	7,450.37	7,450.37	2,410.54	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,741.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	75,836.00	76,038.26	0.00	28,107.95	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	521.49	521.49	521.49	0.00
NORTH SHORE AGENCY++	Unsecured	0.00	NA	NA	0.00	0.00
NORTHLAND GROUP INC.	Unsecured	0.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	431.00	431.23	431.23	139.52	0.00
SEVENTH AVENUE	Unsecured	0.00	212.75	212.75	68.84	0.00
WELLS FARGO DEALER SVCS INC	Secured	1,622.00	1,335.48	1,335.48	1,335.48	128.60

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$28,107.95	\$0.00
Mortgage Arrearage	\$521.49	\$521.49	\$0.00
Debt Secured by Vehicle	\$1,335.48	\$1,335.48	\$128.60
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,856.97	\$29,964.92	\$128.60
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,507.22	\$7,851.37	\$0.00
TOTAL PRIORITY:	\$3,507.22	\$7,851.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,964.86	\$8,400.82	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,041.71</u>	
Disbursements to Creditors	<u>\$46,345.71</u>	
TOTAL DISBURSEMENTS :		<u>\$52,387.42</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/08/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.